

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5322

Comment on FR Doc # 2015-08831

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## General Comment

Please do not restrict the right to trade options in our retirement accounts.

I personally sell covered calls all the time on my holdings in order to generate income (and occasionally sell).

This has allowed me to increase my returns and has also made it easier for me to justify holding solid companies where maybe growth prospects are not that high, since I can make this regular income.

I would argue that this makes my retirement account safer.

There are already plenty of restrictions on option trading in retirement accounts - no need to make it harder for the average (educated on options!) investor to use these handy tools.